

**Before the State of South Carolina  
Department of Insurance**

In the matter of:

Juliet Caddell

3200 Fernadine Road #112D  
Columbia, South Carolina 29210.

File Number 2004-120816

**Default Order Revoking  
All Licensing Privileges**

This matter comes before me pursuant to a Letter of Allegation and Notice of Opportunity for Public Hearing served, as required within S.C. Code Ann. § 38-3-170 (Supp. 2004), by the State of South Carolina Department of Insurance upon Juliet Caddell by both certified mail, return receipt requested, and by regular mail on March 1, 2005.

That letter informed Juliet Caddell of her right to request a public hearing upon the allegations of impropriety contained within the letter against her. The letter further warned that her failure to make a timely, written request would result in my summary revocation of her license to do business as a resident insurance producer/bail bondsman within the State of South Carolina. **Despite that warning, Juliet Caddell has failed to respond to the Department's letter. Juliet Caddell has failed to provide the Department with a current address in violation of S.C. Code Ann. § 38-43-107 (1989), and the United States Postal Service returned as, "attempted not known" the letter sent by the Department.** On May 5, 2005, therefore, counsel for the Department filed an Affidavit of Default, and submitted the entire matter directly to me for my summary decision based solely on the record.

The letter alleged, and I now find as fact, that while licensed to do business as a resident insurance producer/bail bondsman within the State of South Carolina for Ranger Insurance Company, Juliet Caddell failed to return \$500 in premiums received from Alvetta Hicks after failing to secure release of her family member.

Section 38-43-130 of the South Carolina Code provides the Director or his designee "may revoke or suspend a producer's license after ten day's notice...when it appears that a producer...has violated this title or any regulation promulgated by the department, or has, "deceived or dealt unjustly with the citizens of this State." Section 38-43-107 provides that, "the producer shall notify the department within thirty days of any change in legal name or business mailing and residence street address.

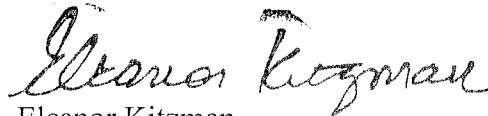
In accordance with my findings of fact, and considering Juliet Caddell's failure to avail herself of her opportunity to be heard, I now conclude, as a matter of law, that Juliet Caddell violated S.C. Code Ann. § 38-53-150 (4)(5) that her resident insurance producer's license should be revoked.

This administrative disciplinary order is a public record subject to the disclosure requirements of the State of South Carolina's, *Freedom of Information Act*, S.C. Code Ann. §§ 30-4-10, *et seq.* (1991 and Supp. 2000). Nothing contained within this administrative disciplinary order should be construed to limit or to deprive any person of any private right of action under the law. Nothing contained within this administrative disciplinary order should be construed to limit, in any manner, the criminal jurisdiction of any law enforcement or judicial officer. Nothing contained within this administrative disciplinary order should be construed to limit the statutory duty of the Director of Insurance, exercised either directly or through the Department of Insurance, to "report to the Attorney General or other appropriate law enforcement officials criminal violations of the law relative to the business of insurance or the provisions of this title which he considers necessary to report." S.C. Code Ann. § 38-3-110(3) (Supp. 2000).

It is, therefore, ordered that the license of Juliet Caddell to do business as a resident insurance producer/bail bondsman within the State of South Carolina be, and is hereby, revoked, and that no license issued through the State of South Carolina Department of Insurance is to be issued to her.

It is further ordered that a copy of this order shall be transmitted to the National Association of Insurance Commissioners for distribution to its current member states and to each insurer for which Juliet Caddell is currently licensed, through the State of South Carolina Department of Insurance, as a resident insurance producer/bail bondsman within the State of South Carolina.

This order becomes effective as of the date of my signature below.



Eleanor Kitzman  
Director

May 6, 2005 at  
Columbia, South Carolina

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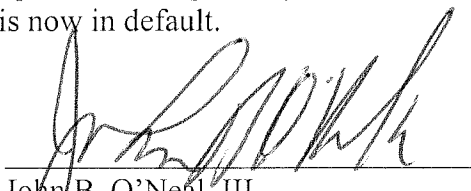
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**Affidavit of Default**

Personally appeared before me John B. O'Neal, III, who, being duly sworn, stated that at all times relevant to this Affidavit of Default he was the attorney representing the State of South Carolina Department of Insurance (the Department) in this administrative action. He further stated the following:

The Department served notice on Juliet Caddell at the address detailed above by a Letter of Allegation and Notice of Opportunity for a Public Hearing that the Department would request the Director of Insurance to summarily revoke his license to act as a resident insurance producer within the State of South Carolina in thirty days. The Department served that notice, pursuant to S.C. Code Ann. § 38-3-170 (Supp. 2004), by "depositing it in the United States mail, postage prepaid, addressed to the last known address of the person and registered with the return receipt requested." That letter further notified Juliet Caddell of his opportunity, within thirty days, to request in writing a public hearing.

The Department mailed the notice concerning the right to a hearing by certified mail, return receipt requested, and by regular mail, on or about March 1, 2005. On March 7, 2005 the United States Postal Service returned the certified letter to the Department marked, "Attempted Not Known". The regular letter was returned on March 8, 2005 marked, "Attempted Not Known". Juliet Caddell has made no request for a public hearing or any other response to the notice. The time in which to do so has expired. She is now in default.

  
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John B. O'Neal, III  
Associate General Counsel

South Carolina Department of Insurance  
Post Office Box 100105  
Columbia, South Carolina 29202  
(803) 737-6132

Sworn to and subscribed before me  
this 6 day of May, 2005

  
\_\_\_\_\_  
Steven R. DuBois

Notary Public for the State of South Carolina  
My Commission Expires: May 10, 2009